

In re:
Cyrus M. Knower
Caroline Y. Knower
Debtors

Case No. 17-12224-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 23, 2021

User: admin
Form ID: 206

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	Cyrus M. Knower, Caroline Y. Knower, 767 Chester Creek Road, Brookhaven, PA 19015-1027
13892404	+ AES, PO Box 61047, Harrisburg, PA 17106-1047
14526453	+ BANK OF AMERICA, N.A., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14526677	+ Bank of America,NA, c/o Rebecca Solarz,Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13892407	+ Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
13957103	+ Burke & Hess, 1672 Manheim Pike, Lancaster, PA 17601-3028
14035258	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
13892412	+ Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
13892413	+ Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
13904110	+ Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
13892416	+ IC Systems Inc, PO Box 64378, Saint Paul, MN 55164-0378
13921202	+ PHEAA, PO Box 8147, Harrisburg PA 17105-8147
13892420	+ Pennymac Loan Services, LLC, 6101 Condor Drive, Moorpark, CA 93021-2602
13892423	SWDCMA, PO Box 2466, Aston, PA 19014-0466
13915873	+ Southwest Delaware County Municipal Authority, PO BOX 2466, Aston PA 19014-0466
13982873	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 23 2021 23:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2021 23:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 23 2021 23:27:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: gecsed@recoverycorp.com	Nov 23 2021 23:28:57	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13892406	Email/Text: legal@arsnational.com	Nov 23 2021 23:26:00	ARS National Services, INC, PO Box 469046, Escondido, CA 92046-9046
13892405	+ Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 23 2021 23:28:46	Amazon.com Card Member Service, PO Box 15153, Wilmington, DE 19886-5153
13906972	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 23 2021 23:26:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
13892407	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 23 2021 23:26:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
13892409	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Nov 23 2021 23:29:09	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
13892408	Email/Text: cms-bk@cms-collect.com		
		Nov 23 2021 23:26:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
13892411	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Nov 23 2021 23:42:20	Citi, P O Box 6241, Sioux Falls, SD 57117-6241
13903114	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 23 2021 23:27:00	Comenity Capital Bank, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
13892414	Email/Text: GCSBankruptcy@gcserv.com		
		Nov 23 2021 23:26:00	GC Services, 6330 Gulfon Street, Ste 400, Houston, TX 77081
13892415	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM		
		Nov 23 2021 23:26:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
13892410	Email/PDF: ais.chase.ebn@americaninfosource.com		
		Nov 23 2021 23:29:07	Chase Card, PO Box 15298, Wilmington, DE 19850
13941565	Email/PDF: resurgentbknofications@resurgent.com		
		Nov 23 2021 23:28:47	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13970873	+ Email/Text: bankruptcydpt@mcmcg.com		
		Nov 23 2021 23:27:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13892417	+ Email/Text: bankruptcydpt@mcmcg.com		
		Nov 23 2021 23:27:00	Midland Funding LLC, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709
13892419	Email/Text: signed.order@pfwattorneys.com		
		Nov 23 2021 23:26:00	Midland Funging LLC, c/o Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
13892421	Email/Text: Bankruptcy.Notices@pnc.com		
		Nov 23 2021 23:26:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
13892422	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 23 2021 23:28:57	Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502
14619630	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 23 2021 23:28:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13972652	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 23 2021 23:28:57	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13894518	+ Email/PDF: rmscedi@recoverycorp.com		
		Nov 23 2021 23:28:46	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13892418	Email/Text: signed.order@pfwattorneys.com		
		Nov 23 2021 23:26:00	Midland Funding LLC, c/o Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
13892424	+ Email/PDF: gecsed@recoverycorp.com		
		Nov 23 2021 23:28:46	SYNCB/Suzuki Installment, PO Box 6153, Rapid City, SD 57709-6153
14215959	+ Email/Text: bncmail@w-legal.com		
		Nov 23 2021 23:27:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13963629	Email/PDF: gecsed@recoverycorp.com		
		Nov 23 2021 23:29:07	Synchrony Bank, Attn: Bankruptcy Department, PO Box 530912, Atlanta, GA 30353-0912

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AmeriCredit Financial Services, Inc. dba GM Financ
cr	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

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13919606 *+ AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14035259 * Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2021 at the address(es) listed below:

Name	Email Address
JEROME B. BLANK	on behalf of Creditor Bank Of America N.A. paeb@fedphe.com
JOSEPH ANGELO DESOYE	on behalf of Creditor Bank Of America N.A. paeb@fedphe.com
MARIO J. HANYON	on behalf of Creditor Bank Of America N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MICHAEL D. HESS	on behalf of Debtor Cyrus M. Knower amburke7@yahoo.com
MICHAEL D. HESS	on behalf of Joint Debtor Caroline Y. Knower amburke7@yahoo.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmil@readingch13.com
REBECCA ANN SOLARZ	on behalf of Creditor Bank Of America N.A. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor Bank Of America N.A. et al tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Cyrus M. Knower and Caroline Y. Knower

Case No: 17-12224-amc

Debtor(s)

***NOTICE OF CHAPTER 13 CASE CLOSED
WITHOUT DISCHARGE***

All creditors and parties in interest are notified that the above-captioned case has been closed without entry of discharge for the reason(s) indicated below.

☒ Debtor did not file Official Form B423, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management.

☒ Debtor has not certified that all domestic support obligations due have been paid.

Dated: 11/23/21

For The Court

Timothy B. McGrath
Clerk of Court